

# Catholic Co-operation – the YCW

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The Y.C.W. Co-operative Movement in Victoria had its beginnings in 1942 with a social enquiry conducted by the Young Christian Workers Movement (established in Melbourne in 1941) into "The economic future of the young worker." The slogan adopted for the Y.C.W. Co-operatives was Not for us - but for all. The first co-operative formed was the Y.C.W. Co-operative Housing Society No 1 in 1944. The second co-operative formed was the Y.C.W. Co-operative Trading Society in 1947. By March 1966 the Y.C.W. Co-operative Movement was reporting 26 housing co-operatives financing 3000 families and parish credit co-operatives with an aggregate membership of 12,000 people.

This paper includes a brief chronology of the YCW Co-operative Movement, annotated articles from The Co-operator, a listing of articles in The Development Bulletin and annotated articles about the YCW Co-operative Movement.

David Griffiths, Co-operative Federation of Victoria Ltd  
January 2017

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# Y.C.W. Co-operative Movement

## Y.C.W. Co-operative Movement 1941 – 1966

Year	Activity
1941	Father F.W. Lombard established Y.C.W. in Melbourne with motto A new youth to Build a New Australia
1943	YCW Social Inquiry – Economic Preparation For the Future Savings Schemes established in each parish but subsequently found to be in contravention with Banking Act.
1944	YCW consults Archbishop Mannix on the formation of co-operatives and Mannix approves development Co-operative Housing Societies Act passed in Victoria
1945	YCW first co-operative – a co-operative housing society formed with 150 people in attendance at formation meeting
1948	Establishment of Y.C.W. Co-operative Trading Society
1951	YCW Co-operative Conference on education at St John's, East Melbourne YCW established co-operative education committee YCW Housing name change to Security Housing
1952	Establishment of unregistered credit union with common bond membership of YCW trading or housing co-operatives Conference on family economic problems
1953	Establishment of Building Construction Division within YCW Trading Co-operative Limited. Division employs manager, accountant and 11 workers plus a few sub-contractors. Co-operatives act established in Victoria with YCW Central Credit Union the first credit union to be registered
1954	Establishment of an Insurance Division within YCW Trading Co-operative. Division employs up to nine workers. Establishment of Central Credit Society.
1955	Building Construction Division disbanded after construction of 80 homes and operating at a loss.
1956	Establishment of first parish credit society – St Gabriel's, Reservoir
1957	Establishment of Association of Catholic Co-operative Credit Societies by three credit unions – St Gabriel's (Reservoir), St Peter's (East Bentleigh) and YCW Central Credit Co-operative Security Permanent Building Co-operative established
1958	Cardinal Cardijn makes 21 day visit to Australia and New Zealand
1960	First issue of The Co-operator
1961	Co-operative Development Society registered on 6 February. Opening of Geelong Branch of YCW Co-operative in July. First issue of Development Bulletin Security Management Co-operative established
1962	Encyclical Mater El Magistra released 15 May by Pope St John XXIII (1958 – 63) Publication of Ted Long's Helping Each Other Through Co-operatives by Australian Catholic Truth Society Co-operative Development Society establishes a Housing Committee and a



<b>1963</b>	<b>Development Committee is established in Ballarat Co-operative Development Society's First School on Co-operatives Public meeting decides to form Home Land Co-operative Ltd in October</b>
<b>1964</b>	<b>Home Land Co-operative established. Last issue of Development Bulletin</b>
	<b>R. B. Maybury's overseas investigation of co-operatives in England, Ireland, Canada, U.S.A. and Fiji and subsequent report</b>
<b>1966</b>	<b>Formation of Geelong Regional Co-operative Development Committee Association of Catholic Co-operative Credit Societies becomes Victorian Credit Co-operatives Association – representing 96 credit unions.</b>
<b>1968</b>	<b>The Co-operator ceases publication</b>
<b>1970</b>	<b>Establishment of Co-operative Federation of Victoria Ltd</b>

The Y.C.W. Co-operative Movement was committed to the organisation of Schools on Co-operation and the following reports are available:

[YCW School 1963 - Christian](#)

[YCW School 1968 - On The Move](#)

[YCW School 1968 - Education](#)

In 1963 the Association of Catholic Co-operative Credit Societies Limited published the [Credit Society Handbook](#).

In 1964 a report by R.B. Maybury was published by Y.C.W. Co-operatives - Co-operatives. Rob Maybury's report covered three months of travel from April to June 1964 examining a number of co-operative activities in England, Ireland, Canada, U.S.A. and Fiji.

[Co-operatives R.B. Maybury Part A](#)

pp 1-14 of original report

Introduction, Objects Principles and Methods and Education Methods

[Co-operatives R.B. Maybury Part B](#)

pp 15 - 30 of original report

International School for Building Society Employees Summary of Papers Present - Finance, Fund Raising, Supervision and Control, Staff and Public Relations.

[Co-operatives R.B. Maybury Part C](#)

pp 31 - 42 of original report

Summary of Building Societies by Country in Australian Pounds, Permanent Building Societies in UK and USA. National and International Bodies - International Co-operative Alliance, Credit Union National Association, Co-operative Union, Co-operative League of USA, Co-operative League of Canada. Credit Unions - Ireland, Canada, Bergenfren Credit Union at Antigonish, Caisse Populaires of Quebec and United States of America.

[Co-operatives R.B. Maybury Part D](#)

pp 43 - 52 of original report

Consumer Co-operatives - Great Britain, Canada (Nova Scotia) and United States of



America. Co-operative Wholesalers - Great Britain, Canada and United States of America.  
Other Co-operative Activities - Catholic Housing Aid Society, United Housing Foundation,  
Greenbelt and San Fernando Valley Lutheran Hospital Association.

## The Co-operator

The Co-operator was published between 1960 ( Vol 1 No 1 August - October 1960) and 1968 ( Vol 9 No 4 August - September 1968). From Vol 1 No 1 August - October 1960 to Vol 6 No 1 February - April 1965) The Co-operator was published as a broadsheet. From Vol 6 No 2 May - June 1965 the format was changed to tabloid. The stated basis of the change was to enable The Co-operator to be published eight times a year instead of four.

The masthead of the broadsheet was The Co-operator but with the tabloid it was Co-operator with "The" dropped. However, the inside pages of the tabloid issues used the heading The Co-operator on every page.

The Co-operator (May - June 1965 Vol 6 No 2) explained that the aim of The Co-operator "is to educate readers in all aspects of co-operatives. Co-operatives are means to an end - the end being to help people make the most of their lives. To make co-operatives effective, a great increase in knowledge of them is needed. The Y.C.W. Co-operatives have already given some thousands of people enough knowledge to arouse them to see the value of some form of co-operatives. But their knowledge is not taking them further than being users of a co-operative. Some hundreds of people have been brought to a conviction of co-operatives that causes them to give admirable voluntary service to their fellow man through a co-operative, such as a parish credit society. But we are only at the beginning. The people are here - they have the desire for happiness - they have economic problems affecting their happiness. The Co-operator as from the next issue will have an education section which will give all readers a chance to gain the knowledge to carry them to a greater realisation of their own possibilities through combined economic action."

Advertising: Our age of gimmicks, Vol 3 No 2, May – June – July 1962, p 3

Criticises gimmick advertising, explains the co-operative way of selling and argues that the co-operative price is the best price.

Addresses of credit society secretaries, Vol 3 No 4, November – December 1962 – June 1963, p 7  
List of addresses of various credit society secretaries.

A flat-poor substitute for family home, Vol 1 No 3, February – April 1961, p 8

Discusses the growth and problem of flats – particularly their unsuitability for families. Includes photographic comparison of a house and a block of flats.

Alarming drop in co-op housing finance, Vol 7 No 3, April 1966, p 3

Discusses decreased fund availability for co-operative housing, the funding imbalance between N.S.W and Victoria and the need for more funds.



A Melbourne of 7 Million, Vol 4 No 3, August – September – October 1963, p 7

Report of an address by Professor W.D. Borrie to the Federation of Co-operative Housing Societies of Victoria on population trends.

Amendment to Government Grant Act, Vol 6 No 2, May – June 1965, pp 1 -2

Reports Federal Government consideration of amendments to Home Savings Grant Act.

Amalgamation of Two Societies, Vol 7 No 7, October 1965, p 3

Reports on amalgamation of Y.C.W. Co-operative Society Ltd and Lombard House Co-operative Society Ltd.

An example to all of us, Vol 2 No 2 (Incorrectly numbered No 1), November – December 1961 – January 1962, p 1

Comments on the co-operative activity in Fiji of Father Marion Ganey, S.J.

Are you and your family using co-ops to the best advantage, Vol 5 No 4, November 1964 – January 1965, p 2

Discusses the range of services available for the family of YCW Co-operatives.

Are you a real co-operator? Vol 1 No 1, August – October 1960, p 8

Examines what is a real co-operator – as opposed to a sham co-operator. Argues that a real co-operator joins a co-operative, increases the co-operative's capital, buys only at the coop, is familiar with the principles of cooperation, puts thought into the selection of the committee and works for his co-operative.

Are you a statistic? Vol 3 No 3, August – September – October 1962, p 8

Provides housing and marriage statistics for 1961, 1965 and 1970 – emphasising the importance of substantial savings for obtaining housing finance.

Are you self-employed? Vol 3 No 4, November – December 1962 - January 1963, p 3

Recommends the self-employed examine Instalment Insurance.

Artificial Breeding Co-op Expanding Vol 9 No 4, August – September 1968, p 3

Reports on the Victorian Breeders' Co-operative Society Ltd – registered, number of affiliated co-operatives, turnover and assets.

Arvio, Raymond What should a co-op paper be? Vol 8 No 6, October 1967, p 7

Lists the purpose of co-operative journalism as a binding force, sharing, airing and resolving crisis, educating the community, constant expansion, bridge between co-operatives, a link to co-operative history and a bridge between co-operatives and the surrounding communities.

A society grows Vol 1 No 4, May – June – July 1961, p 2

A 'housewife member' reports on the establishment and development and impact of the Box hill Credit Society.

Association appoints first full-time official, Vol 6 No 2, May – June 1965, p 8

Announces decision of Association of Catholic Co-operative Credit Societies to appoint a full-time secretary/treasurer.



Association looks into safeguarding Vol 6 No 1, February 1965 – April 1965, p 4

Reports special general meeting of the Association of Catholic Co-operative Credit Societies to discuss ways and means of increasing safeguards to investors in credit co-ops.

Association News Vol 7 No 8, November – December 1966, p 6

Reports on the resignation of a director from the VCCA, the reserve bank activities (3000 loans of up to \$380,000 to co-operatives) and a vacancy for a typist and clerical officer.



Not for us  -but for all

# CO-OPERATOR

## ACCOUNTANCY STUDENT

required by  
Security Housing Societies.

A good future is assured in our rapidly expanding  
Co-operatives.

Ring Mr. R. Maybury, 329-6477.

Registered at the G.P.O., Melbourne, for transmission by post as a periodical.

Vol. 6, No. 4

AUGUST, 1965

Price 3d.

## NEW SERVICE FOR MEMBERS

**T**HE Y.C.W. Co-operative Society' Limited's Chairman, Mr. W. F. Davey in inaugurating the new Home Sales Service for Co-op. members stressed his Board's confidence that the initial "Home Sales Unit" could be quickly expanded to a fleet of modern units serving the metropolis of Melbourne.

The Co-op's aim, he stated, was:—

"To enable Co-operative Movement members to take full advantage of the services provided by the Society's Trading and Insurance Divisions—both progressive co-operative units owned and controlled by the members of the Co-operative Movement.

"To save the Housewife valuable time, expense and inconvenience by providing information on all family needs.

"To effect valuable savings on Purchases by taking full advantage of Co-operative buying.

and finally:—

"to enable members to strengthen the Co-operative Movement by their patronage, which is of considerable

A new service has been launched to help Co-operative members. A van has been purchased in order to take the Co-op and its services to the front door of all members.

The van will enable Co-op. members to buy or order goods without leaving home.

benefit in the Co-operative Movement's work of introducing Christian Social Principles in the community through Co-operative enterprises."

Mr. Davey emphasised the need of all members to back the Co-operative Board's decision to bring the Co-operative to the family door by directing all their Insurance, Furnishings and Homeware needs to the "Home Sales Unit" van.

"Co-op. trained personnel staffing units", he added, "would be pleased to supply or organise information on all the widely expanding services of the Co-operative Movement."

## KEYS OF NEW VAN HANDED OVER

Mr. W. F. Davey is pictured handing over the keys of the new Y.C.W. Co-operative 'Home Sales Unit' van to Mr. Ted Buick.



Association's Eighth Annual Meeting Vol 6 No 4, August 1965, p 5

Report of the eighth annual meeting of the Association of Catholic Co-operative Credit Societies.

A time for review Vol 6 No 1, February 1965 – April 1965, p 7

Argues the importance of a home being insured for its full present day value.

Australian Resources and Living Standards Convention Vol 8 No 3, May – June 1967, p 2

Reports on and commends a convention on 8 April 1967 concerning resources and living standards.

Urges a more equitable distribution of production.



Available to more Vol 3 No 3, August – September – October 1962, p 7  
Reports on the reorganisation of the Insurance Division in the YCW co-operative.

A word of thanks Vol 5 No 4, November 1964 – January 1965, p 4  
Thanks the ten parish priests who have given permission for Co-operative Sundays to be held in their parish.

Balancing the budget can be made easier, Vol 3 No 3, August - September - October 1962, pp. 4 – 5  
Describes how St Gabriel's Co-operative Credit Society, Reservoir, assists its members to budget.

Ballarat, Vol 3 No 2, May-June-July 1962, p. 6  
Photograph of six co-operators at Ballarat.

Ballarat Christian Social Week, Vol 3 No 4, November – December 1962 – January 1963, p 6  
A preview of Ballarat's first Christian Social Week.

Ballarat Co-op Trading Day, Vol 6 No 5, September 1965, p. 3  
Report of a training day organised for co-operatives in Ballarat.

Barbara Woman's Viewpoint, Vol 8 No 3, May – June 1967, p 6  
Discusses the workday of a housewife, false advertising and Pope Paul VI Encyclical Letter on The Development of people.

Barbara Woman's Viewpoint, Vol 8 No 4, July 1967, p 7  
Argues for a voluntary dental benefits scheme and comments on the importance of education to the development of India.

Be a blood donor and save a life, Vol 3 No 4, November – December 1962 – January 1963, p 2  
reports on the need for blood donors.

Be at your general meeting, Vol 4 No 3, May – June – July 1963, p 2  
Argues why members of co-operatives should attend annual meetings.

Bendigo Development, Vol 4 No 1, February – March – April 1963, p. 6  
Report of a meeting of the Bendigo Regional Co-operative Development Committee.

Bendigo Development Meet, Vol 6 No 4, August 1965, p 5  
Report of a dinner of the Bendigo Regional Co-operative Development Committee.

Bendigo Regional Development, Vol 7 No 8, November – December 1966, p 3  
Reports on election of office-bearers to Bendigo Regional Cooperative Development Committee.

Bendigo Regional School, Vol 5 no 4, November 1964 – January 1965, p 3  
Reports on a school for coo-operatives held in Bendigo and provides statistics on credit co-operatives for the region.

Bethlehem, Vol 2 No 2 (Incorrectly numbered No 1), November – December 1961 – January 1962, p 5  
Recounts the story about the birth of Jesus Christ and the meaning of The Crib.



Big boost for land subdivision, Vol 7 No 1, January – February 1966, p. 3  
Reports negotiations between Home Land Co-operative and M.N.B.W. for sewerage at Rochdale Estate.

Big Drive, Vol 1 No 3, February – April 1961, p 4  
Refers to the success of United Co-operative of Ontario, Canada, raising one million dollars.

Big plans for 1963, Vol 3 No 4, November – December 1962 – January 1963, p 1  
Reports Chairman of Co-operative Development Society Mr Brian Waldron re objectives – development of existing co-operatives, a co-operative training school and improving membership participation.

Big response to co-operative land subdivision, Vol 6 No 2, May – June 1965, p 21  
Reports on response to the Home Land Co-operative's announcement of a land subdivision.

Billions in U.S. credit funds, Vol 4 No 3, August – September – October 1963, p 2  
Argues the dominant influence of Catholic churches in credit union development

Bob Maybury for overseas visit, Vol 5 No 1, March – April 1964, p 1  
Report of the Senior Secretary of YCW Housing Co-operatives Mr Bob Maybury going on a three month overseas visit to investigate co-operative development in England, Canada and the U.S.A.

Bob Maybury Reports, Vol 5 No 3, August – September – October 1964, pp. 1, 3 and 4 – 5  
Report on three month overseas tour of Bob Maybury, Senior Secretary of the YCW Housing Co-operatives – the credit co-operative movement, the Antigonish Movement in Canada, the proceedings of a building societies conference in the UK, retail co-operatives in the UK and the practical application of the co-operative potential.

Box Hill's New Office, Vol 9 no 4, August – September 1968, p 6  
Reports on new premises of the St. Francis Box Hill Co-operative Credit Society – establishment date, foundation directors, membership growth and non-member depositors.

British Co-operatives wage war on stamps, Vol 5 No 2, May – June – July 1964, p 7  
Reports the British co-operative movement campaign against the private enterprise stamp system.

Brochure shows credit union development in Nova Scotia, Vol 5 No 2, May – June – July 1964, p 2  
History of St. Peter's Credit Union in Nova Scotia, Canada.

Budget increases inequality, Vol 6 No 5, September 1965, p 3  
Criticises sales tax increases as inequitable for the low income earner and large families.

Building a better world, Vol 3 No 4, November – December 1962 – January 1963, p 7  
Argues that co-operation is based on enabling the ordinary wage earner to live a Christian life through self-help.



Building in London, Vol 1 No 2, November 1960 – January 1961, p 4  
reports a luncheon organised by Co-operative Life Insurance Co., in Halifax, Nova Scotia, Canada.

Building Soc, has answer to home problem, Vol 3 No 2, May – June – July 1962, p 8  
Reports on the four year history of the Security Co-operative Permanent Building Society – total number of loans, interest rates payable on deposits and encouraging thrift among young people.

Call to youth on housing, Vol 5 No 2, May – June – July 1964, pp 1 and 3  
Reports on the Federal Government's Home Savings Grant Bill.

Canada extends co-op aid to other countries, Vol 5 No 1, March – April 1964, p 2  
Reports on campaign of Co-operative Union of Canada to raise \$120,000 to help co-operatives in the Canadian North and the West Indies.

Canada's coops are changing, Vol 1 No 4, May – June – July 1961, p 5  
Provides statistics on co-operatives in Canada – number of members, growth since 1957, percentage of population, number of credit co-operatives and their assets and liabilities.

Canadian co-op aid for Brit. Guiana, Vol 4 No 1, February – March – April 1963, p 2  
Report of Co-operative Union of Canada decision on a programme of co-operative training and development in British Guiana and the countries included in the former Federation of the West Indies.

Canadian co-ops keep control of own insurance, Vol 5 No 1, March – April 1964, p 2  
Reports on success in ensuring co-operative ownership and control of two insurance companies.

Can anyone buy from YCW Co-operative Trading? Vol 1 No 1, August – October 1960, p 7

Argues anyone can buy from the co-operative but should become a member and, therefore, share in the profits.

Cardijn Priest to the Workers, Vol 7 No 2, March 1966, p 3  
Profiles Cardinal Cardijn – particularly establishment of YCW in Brussels, Belgium, in 1912.

Carr, Brian Permanent Building Report, Vol 1 No 2, November 1960 – January 1961, p 8  
Reprints the Annual Report of the Chairman of the Security Permanent Building Co-operative – membership, loans, deposits, income, expenditure and surplus.

Catarinich, Father h Advice for parents, Vol 3 No 1, February 1962 – April 1962, p 8  
Advice to parents on raising their children for marriage – teaching children self-control and restraint, early romances retard stability and the basis of sound judgement.



Central banking helps parish socs, Vol 3 No 3, August – September – October 1962, p 6  
Reports on loans by the Association of Catholic Co-operative Societies to affiliated societies.

Central gives lead to parish societies, Vol 1 No 2, November 1960 – January 1961, p 3  
Argues that credit societies are demonstrating there is a practical Christian alternative to hire purchase and that the Central credit Society is inspiring the development of parish societies.

C.F.M. Convention, Vol 2 No 1, August – September – October 1961, p 7  
reports planned second Annual Christian Family Movement convention.

Challenge to co-ops to solve problems of today, Vol 5 No 4, November 1964 – January 1965, p 2  
Reports Dr. A.F.Laidlaw on the main problems of today's society and the co-operative solution.

Changeover Challenges, Vol 7 No 1, January – February 1966, pp 1 and 3  
Discusses the country's conversion to decimal currency would allow private enterprise to increase prices not in favour of the consumer.

Chairman at opening, Vol 2 No 1, August – September – October, 1961, p 6  
Report of opening of Geelong branch of YCW Co-operative – list of guests and photograph of co-operative Chairman Mr. W.F. Davey.

Change must be wanted, Vol 3 No 2, May – June – July 1962, p 4  
discusses the importance of motivation to cooperation.

Chemical co-op for Canada, Vol 5 No 1, March – April 1964, p 2  
Reports on proposal for all Canada Coop's chemical complex at Saskatoon.

Child endowment must be increased, Vol 1 No 3, February – April 1961, p 1  
Argues that the child endowment should be doubled.

Christian love begins but does not end at home, Vol 4 No 3, May – June – July 1963, p 7  
Argues that those who understand the co-operative movement are reaching out towards that love which characterises the early Christians.

Christ's Christians – and ours!, Vol 6 No 7, December 1965, p 1  
Argues the need for ongoing Christian principles and practices throughout the year – charity, kindness and thoughtfulness.

Church gives lead in social reform, Vol 1 No 3, February – April 1961, p. 3  
Discusses the 1891 Papal Encyclical Rerum Novarum concerning the condition of the working class. Argues that co-operators need to understand Rerum Novarum.





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## CREDIT CO-OPS GO OPEN!

### HISTORIC ANNUAL MEETING

**THE 9th Annual General Meeting of the Association of Catholic Co-operative Credit Societies held on 16th September, voted to change its name to the Victorian Credit Co-operative Association Limited, thus becoming open to all Victorian Credit Societies which adhere to accepted Co-operative principles.**

This historic decision was the culmination of many months of consideration by societies both within and outside the Association and the resolution of an earlier General Meeting which stated that the Association should work towards the formation of a State Association of Credit Societies.

Over 120 representatives from 63 Credit Co-operatives attended the meeting held in the Isabel Younger Memorial Hall, Carlton.

At the present time there are 140 Credit Societies in the State, 91 of which are affiliated to the Association. The change of rules will enable many of the unaffiliated Societies to join the State Organization which will endeavour to co-ordinate the activities of its members as well as promoting new Credit Co-operatives, which in turn will enable the benefits of economic co-operation to be shared by many more people in Victoria.

The Association was formed in 1957 by two Parish Credit Societies, St. Gabriel's Reservoir, and St. Peter's, East Bentleigh, together with the Y.C.W. Central Co-operative Credit Society. As announced in the last issue of the Co-operator, \$4 million dollars has been loaned by Societies within the Association since 1954.

The change of name and rules of the Association will come into effect when the resolution passed at the meeting has been registered by the Registry of Co-operative Societies.

### NUMBER OF DIRECTORS INCREASED

To enable wider representation of Societies on the Board of Directors of the Association, rules were altered permitting an increase in the number of Directors from seven to 12. At the Meeting, an election for a vacancy on the present Board, resulted in the election of Mr. M. Sheehan of St. Stephen's, East Reservoir, Co-operative Credit Society. Retiring Directors, Mr. T. Stubbs (St. Francis, Box Hill), Mr. A. Carter (St. Leonard's, Glen Waverley) and Mr. J. Cooney (St. Andrew's, Werribee), were re-elected.

Observers at the Meeting included Mr. M. Hammond of the Registry of Co-operative Societies, Mr. E. Long, of the Co-operative Development Society and Mr. G. Benson of the Latrobe Valley Credit Co-operative.

**A section of the Annual Meeting. Tables were arranged in a U shape enabling all delegates to face each other.**



Coady, M.M. How do you define private enterprise>, Vol 5 No 1 , March – April 1964, p 4  
 Argues that co-operatives represent the highest form of private enterprise and that the businessman opposes co-operatives as an enemy of private enterprise because people are exercising their rights and interfering with his privileges.



Coady, Dr. M.M. It's not so difficult, Vol 1 No 3, February – April 1961, p 2

Argues that common people can run their own businesses.

Coady, Moses Education Forum: The Economic Approach to Social Progress, Vol 7 No 7, October 1966, p 2

Discusses the role of adult education – knowledge, self-development, character and social intelligence.

Community co-ops in Morwell, Vol 6 No 7, December 1965, p. 3

Reports cooperation between two independent co-operatives – Morwell Co-operative Ltd and Latrobe Valley Credit Co-operative Ltd.

Commonwealth Bank has good record in housing, Vol 4 No 3, November – December 1963 - 0 January 1964, p 7

Victoria Manager of Commonwealth Bank discusses bank's contribution to housing.

Compare these charges, Vol 3 No 3, August – September – October 1962, p 5

Compares hire purchase with credit society charges.

Compulsory excess on drivers under 25 years of age, Vol 5 No 4, November 1964 – January 1965, p 7

Report on increase in the compulsory excess on drivers.

Confident for future expansion, Vol 5 No 4, November 1964 – January 1965, pp. 1 and 3 reports on Schools on Co-operatives held in seven regions as the theory of co-operatives and reviewing and planning the practical progress of co-operatives.

Confident Note at Coop School, Vol 9 No 4, August – September 1968, p 1

Report on School on Cooperation at Morwell on 4 August – attended by 90 co-operators from seven Gippsland cooperatives.

Congratulations, Vol 5 No 3, August – September – October 1964, p 6

Commends three worthy co-operative personnel – Ted Long, Tom Stubbs and Perc Mitchell.

Contract insurance ... When and what you pay, Vol 3 No 3, August – September – October 1962, p 7

Announcement of the basis of the system of paying all insurance by a single monthly premium – co-operative principles and rebates, the premiums, the policy, alterations and renewals, automatic lapsing and re-instatement, mortgaged property, motor vehicles under hire purchase and life assurance.



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## CO-OPS ON THE MOVE!

The co-operative movement in Victoria was given a boost during February when 90 co-operative leaders from all parts of Victoria participated in a two-day seminar at Newman College.

Urgency to get an effective State-wide organisation of Co-operatives formed in Victoria and urgency to have an educative booklet on co-operatives published were unmistakeable messages which emanated from the widely representative Seminar.

The live-in Seminar with the theme "Victorian Co-ops. on the Move" was organised by the Co-operative Development Society to stimulate further interest and promote accelerated development of co-operatives in Victoria.

"ANY true Co-operator should be concerned at the plight of the consumer in Australia today, and the limited capacity of our existing Co-operative movement to solve consumer problems," said Mr. Brian Fitzgerald, a Director of Rockhampton Co-operatives, in his address, The Role of Co-operatives in Australia.

"What more powerful antidote to such problems than Co-operative organisations open to all who wish to participate," he said, "dedicated to no other purpose than the needs of the people, and directed by no other motive than service to the community and the whole human family.

### Wide Representation

A magnificent response was received from co-operatives invited to participate in the Seminar. Ninety-two people attended from all over Victoria. They represented:

Credit Co-ops. ....	36 people
Trading Co-ops. ....	20 "
Producers Co-ops. ....	9 "
Housing Co-ops. ....	8 "
Land Co-ops. ....	5 "
Community Advancement Co-ops. ....	7 "

In addition, two people were present representing the Anglican Church, one representing the Registry of Co-operatives, two representing the Y.C.W. Movement and two were speakers from interstate.

This special report of the Seminar, "Co-Ops on the Move", continues on pages 3, 4 and 5. Several other items have been held over in order to give maximum space to the Seminar report.

"In the light of my recent overseas experience and my personal experience of co-operation in my own local community, I place before you five points which I consider vital to a positive constructive approach to the future of Co-ops. in Australia.

1. The educative and practical support of the Trade Union Movement for Co-operatives at the community level.
2. A dynamic approach to Community Development based on a clear philosophy of the "development of the people".
3. Co-operative "Bigness" as something to aim for, not to be frightened of. It is essential for success in our society.
4. A National Co-operative Institute is the educational essential of widespread co-operative development.
5. The economic strength of a co-ordinated nationwide Co-operative Movement will serve not only the members but Australian society.

### SELLING OPERATIVES

MR. BOB MAYBURY, Manager of Security Co-operative Housing Societies and a director of the Co-operative Development Society, had the task of arousing people to the need to "sell co-operatives".

Mr. Maybury stressed that co-operators should:

1. have a knowledge of the business which their co-operative runs,
2. acquire an understanding and realisation that the co-operative principles which have been applied to their business can be applied far beyond the immediate realm in which they are interested.
3. be aware that each co-operative organisation has an accumulation of special knowledge, not necessarily concerned directly with its own business enterprise but in fields parallel to it. Dissemina-

CONTINUED ON PAGE THREE

Congratulations to Archbishop Mannix, Vol 3 No 4, November – December 1962 – January 1963, p 3

Congratulations to Archbishop Mannix on the golden jubilee of his consecration as a Bishop.



Consumer Bears the Brunt, Vol 6 No 3, July 1965, pp. 1 and 3

Argues that through prices and restrictions trade practices the consumer is a victim of deception and pays the difference for manufacturing or business inefficiency.

Consumer's need law for protection, Vol 5 No 2, May – June – July 1964, p 2

Argues that co-operatives have the potential to become an influence for ethical conduct of business.

Coop advisory Services, Vol 6 No 4, August 1965, p 4

Report of setting up by Y.C.W. Co-operative Society Limited of an Institutional Advisory and Procurement Service

Coop Association, Vol 8 No 43, July 1967, p 3

Reports that Traralgon Credit Association Ltd has become 100<sup>th</sup> member of VCCA.

Coop Board meets, Vol 3 No 1, February 1962 – April 1`962, p 3

Photograph of YCW Co-operative Society Board.

Co-op Bridges Deposit Gap, Vol 9 No 3, June – July 1968, pp 1 and 8

Reports on the Home Land Co-operative Ltd – subdividing 51 blocks at East Vermont at an average price of \$2400. Report includes expenditure, income, surplus and rebate.

Coop director loses house in fire, Vol 3 No 43, November – December 1962 – January 1963, p 2

Report on loss of home by fire of director of YCW Cooperative Dan Armstrong.

Coop Ed planned, Vol 1 No 3, February – April 1961, p6

Reports the establishment of the Co-operative Development Society.

Co-operative aid programme, Vol 3 No 4, November – December 1962 – January 1963, p 2

Report of Co-operative Union of Canada programme to help co-operatives in underdeveloped regions.

Co-operative Chart, Vol 5 No 2, May – June – July 1964, pp. 4 – 5

Includes a chart of the YCW Co-operative Movement and questions and answers about the movement.

Coop ideals must be stressed, Vol 8 No 4, July 1967, p 6

Reports on speech by Secretary of VCCA Leon Magree to St. Raphael's West Preston Co-operative Credit Society regarding the importance of the ideal of service rather than material benefits.

Coop priest will visit Australia, Vol 2 No 1, August – September – October 1961, p 1

Report on acceptance by Reverend Father Marion Ganey, S.J, of YCW Co-operative, invitation to visit Victoria. Briefly reports on Ganey's co-operative activities and its relevance.



Co-op Principles before finance, Vol 3 No 2. May – June – July 1962, p 4

Argues that financial strength of co-operatives must be obtained through methods consistent with the principles of co-operation and warns against co-operatives following capitalist methods of financing.

Co-op prays for Vatican Council, Vol 3 No 4, November – December 1962 – January 1963, p 1

Reports YCW Co-operative prayer to God that he bless the Ecumenical Council.

Coops – a means to higher ends, Vol 1 No 1, August – October 1960, pp 4 – 5

Discusses the credit union as a people's small bank.

Coops a necessity, Vol 6 No 5, September 1965, p 1

Suggests that proposed Restrictive Trade Practices legislation will not diminish the need for consumer co-operatives.

Co-ops answer poverty, Vol 1 No 1, August – October 1960, p 2

Discusses the progress of Co-operative Farm services Ltd in Moncton, Canada.

Co-ops for Australian Aborigine, Vol 3 No 1, February 1962 – April 1962, p 1

Report on YCW Co-operative representative Ted Long addressing an Annual School for Aborigines in N.S.W. on Co-operatives and the Community.

Co-ops helping to develop N.G., Vol 6 No 3, July 1965, p 3

Discusses the history and development of co-operatives in New Guinea.

Co-ops need to change with the times, Vol 3 No 1, February 1962 – April 1962, p 4

Quotes Dr Alexander Laidlaw, National Secretary of the Co-operative Union of Canada, on co-operation to promote self-help rather than give-away and charity.

Coops please Archbishop, Vol 5 no 3, August – September – October 1964, p 1

Reports on meeting between Co-operative Development Society and the Archbishop, Most Reverend J.D. Simmonds, D.D., Ph D.

Coops "Self-help and it's best", Vol 1 No 2, November 1960 b- January 1961, p. 5

Quotes President – elect John Kennedy on co-operation – importance and encouragement.

Coop society has another good year, Vol 4 No 3, August – September – October 1963, p 3

Report of the Annual Meeting of the YCW Co-operative Society – membership dividends, reorganisation of the insurance division and the special role of the Association of Catholic Co-operative Credit Societies.

Co-ops on the move, Vol 9 No 1, February – March 1968 pp. 1, 3 and 4 – 5

Reports on Co-operative Development Society two day seminar in February at Newman College, Victorian Co-ops on the Move – attended by 90 co-operative leaders, Summarises



papers – selling co-operatives, State Federations, co-operation between co-operatives, savings through land co-operatives, producer co-operatives, housing co-operatives, community advancement co-operatives, consumer co-operatives and credit co-operatives.

Coops solved an urgent problem, Vol 1 No 1, August – October 1960, p 5  
Tribute to the developers and development of the YCW co-operatives.

Coop staff adopt child, Vol 3 No 4, November – December 1962 – January 1963, p 8  
Reports on the adoption of an orphan by the YCW Co-operative staff through the Innocent Relief Appeal Association.

Coop land sub-division could reduce costs, Vol 4 No 3, November – December 1963 – January 1964, p. 8  
Reports conclusion of a 12 month study by a committee of the CDS investigating methods of reducing costs to home seekers. Public meeting decides to form Home Land Co-operative Limited.

Coop land sub-division under way, Vol 6 No 1, February 1965 – April 1965, p 1  
Reports purchasing of 10 acres of land in Mitcham by Home Land Co-operative.

Co-op membership being made easier, Vol 7 No 8, November – December 1966, p 3  
Reports on proposed Special General Meeting of YCW Co-operative Society Ltd to reduce the nominal value of each share from \$2 to \$1 and reduce minimum shareholding requirements from five to two shares.

Co-op Trading Association Now Forming, Vol 9 No 3, June – July 1968, p 3

Reports decision of a meeting of co-operatives on 18 June 1968 to form the Victorian Trading Co-operative Association. Lists co-operatives represented at the meeting and objects of proposed Association.

Council acts on consumer complaints, Vol 7 No 6, September 1966, p 3  
Reports on the role and activities of the Consumers' Protection Council.

Credit Assoc. adopts coop education plan, Vol 3 No 2, May – June – July 1962, p 5  
Reports a resolution passed at the Annual Meeting of the Association of Catholic Cooperative Credit Societies to financially support the Co-operative Development Society.

Credit Co-op Assoc Publishes Handbook, Vol 8 Nos 7 and 8, October – November – December 1967, p 13  
Reports on publishing of the Victoria Credit Co-operative Association Ltd handbook on credit co-operatives – Credit Society Handbook.

Credit co-operatives prove people's ability, Vol 4 No 3, May – June – July 1963, p 3  
Provides statistical summary of 46 credit societies affiliated to the Association of Catholic Co-operative Credit Societies – date formed, number of members, non-member depositors,



paid up shares, balance members' deposits, number of loans since formation, amount of loans since for formation and loan balance.

Credit co-op has the way for you, Vol 3 No 1, February 1962 – April 1962, p 7

Describes the process of becoming a credit society member, applying for a loan and budget savings.

Credit Co-ops First Winter School, Vol 9 No 3, June – July 1968, p 8

reports Victorian Association of Credit Co-operatives first winter school at Warburton attended by 999 credit union officials.

Credit Co-ops Go Open, Vol 7 No 7, October 1966, p 1

Reports on decision of the 9<sup>th</sup> Annual General Meeting of the Association of Catholic Co-operative Credit Societies to change its name to the Victorian Credit Co-operative Association Limited.

Credit Co-ops Lagging, Vol 8 No 5, August – September 1967, pp 1 and 8

Reports and comments on views of CUNA International on the development of credit co-operatives in Australia – penetration rate, Morwell developments, adult education, credit co-operative college and low-cost housing.

Credit co-ops plan for big development, Vol 3 No 1, February 1962 – April 1962, p 1

Report on the number of credit societies affiliated with the Association of Catholic Societies in Victoria and planned regional conferences to consider expansion.

Credit notes, Vol 1 No 2, November 1960 – January 1961, p 7

Provides world historical dates and statistics on credit societies.

Credit quote, Vol 3 No 3, August – September – October 1962, p 2

Comments of President of World Publishing Co Mr R.D. Zevin on the company's credit union as a way of life.

Credit Societies: Annual Meeting reports, Vol 1 No 4, May – June – July 1961, p 7

Brief summaries of the annual report of St Alipius (Ballarat), St. Kilians (Bendigo), Sacred Heart (Bendigo), Kensington (Bendigo), St. Leonard's (Glen Waverley), S.A.N.P. (Noble Park), Box Hill, Cheltenham and Highett.

Credit Societies can't work miracles, but... Vol 1 No 3, February-April 1961, p 6

Discusses how credit co-operatives cannot work miracles but do make the seemingly impossible possible.

Credit societies continue to expand in South Australia, Vol 6 No 7, December 1965, p 4

Reports on activities of two parish credit co-operatives in South Australia.

Credit Societies in the News, Vol 7 No 5, August 1966, p 4

Reports publicity concerning lending advantages of credit co-operatives in The Herald.



Credit Societies News, Vol 4 No 3, August – September – October 1963, p 6  
Various activity reports of credit co-operatives – Casterton, Fawkner, Greythorn Glen Waverley, Mentone, Cobden and Ferntree Gully.

Credit Societies News, Vol 3 No 3, August – September – October 1962, p 6  
Various credit society activity – Belmont, Castlemaine, Dnister, Golden Square, Greythorn and Spotswood.

Credit Societies News, Vol 3 No 4, November – December 1962 – January 1963, p 6  
Various credit society activity reports – Bennetswood, Box Hill, Bulleen – Templestowe, Castlemaine, Dnister, Moe, Newborough and Werribee. Includes credit union activity interstate – Sydney, Launceston, Brisbane, Perth, Canberra, Finley (NSW) and Rockhampton (Qld).

Credit Societies News, Vol 4 No 3, May – June – July 1963, p 6  
Various activity reports of credit societies – Ballarat, Box Hill, Glen Waverley, Golden Square, Highett, Macleod, Maryborough, Moe, Newborough, N.S.W. League of Credit Unions, Quarry Hill, Ringwood and Springvale

Credit Societies News, Vol 4 No 1, February – March – April 1963, p 6  
Various credit society activity reports – Blackburn Greensborough, Oak Park, Quarry Hill, Reservoir and Werribee..

Credit Societies News, Vol 4 No 3, November – December 1963 – January 1964, p 6  
Various activity reports – Beaumaris, Box Hill, MacLeod, Mentone, Mitcham, Oak Park, Reservoir, Seymour, Swan Hill and West Preston.

Credit Societies News, Vol 5 No 2, May – June – July 1964, p 6  
Various activity reports – Bennettswood, Box Hill, Casterton, Highett, Macleod, Mentone, South Wagga, Springvale and Swan Hill.

Credit Society Secretaries, Vol 6 No 1, February 1965 – April 1965, p 6  
Lists retired and new credit co-operative secretaries.

Credit society news, Vol 6 No 6, November 1965, p 6  
Various activity reports on credit co-operatives – Box Hill, Springvale and West Preston.

Credit Society News, Vol 7 No 1, January – February 1966, p 6  
Various activity reports on credit co-operatives – Bentmore, Essendon, Geelong, Greythorn, Koroit, Mildura, S. K. Moe, St. Mary's Geelong and the State association.

Credit Society News, Vol 7 No 3, April 1966, p 6  
Reports on new premiums, new secretaries and newly formed co-operatives.

Credit Society News, Vol 6 No 7, December 1965, p 6  
Report on activities of various credit co-operatives – Dnister (Ukrainian), Moe, Oak Park, St.



Stephen's (East Reservoir), White Hills (Bendigo) and the Association of Catholic Co-operative Credit Societies.

Credit Society News, Vol 6 No 4, August 1965, p 6

Various activity reports of credit cooperatives – Balwyn, Ferntree Gully, Frankston, Greythorn, Moonee Ponds, Shepparton and Spotswood.

Credit Society News, Vol 6 No 3, July 1965, p 6

Reports activities of various credit co-operatives – Casterton, St. Joseph's (Chelsea), Waverley and YCW Central.

Credit Society News, Vol 6 No 5, September 1965, p 6

Reports activities of various credit co-operatives – Bennetswood, Bentmore, Greenacres (SA), North Box Hill and S.K. Moe.

Credit Society news, Vol 6 No 2, May – June 1965, p 6

Various activity reports of credit co-operatives – Bendigo, Ferntree Gully, Golden Square, Kennington, Koroit, Mildura, Newborough and S.K. Moe.

Credit Society News, Vol 5 No 4, November 1964 – January 1965, p 6

Various activity reports of credit co-operatives – Diamond Creek, Doncaster, Greythorn, Koroit, LaTrobe Valley Region, Manifold, Mildura and Adelaide's first parish credit co-operative.

Credit society news, Vol 5 No 1, March – April 1964, p 6

Various activity reports of credit co-operatives – Bulleen, Clayton, Dandenong North, Glenroy, Greythorn, Redan – Sebastopol, South Melbourne, St Kilian's (Bendigo), St Mary's (Geelong), Swan Hill, Warragul and Werribee.

Credit Society News, Vol 7 No 7, October 1966, p 6

reports on new premises and 1200<sup>th</sup> loan of Greensborough Co-operative Credit Society, the inaugural meeting of the Bendigo and Northern District Regional Co-operative Credit Committee, the appointment of an officer to the Y.C.W. Central Co-operative Credit Society, the Annual Meeting of the Swan Hill Co-operative Credit Society and the activities of the Beaumaris Credit Co-operative.

Credit Society News, Vol 5 No 3, August – September – October 1964, p 6

Various activity reports of credit co-operatives – Chelsea, Mornington, Noble Park, Norlane and Swan Hill.

Credit Societies pass 31 Million in Loans, Vol 5 No 3, August – September – October 1964, p 6

Reports that in May 1964 credit co-operatives affiliated with the Association of Catholic Co-operative Credit Societies had made loans totalling \$1 million.



Credit Socs increased for last year, Vol 1 No 4, May – June – July 1961, p 3  
Report of the Annual Meeting of the Association of Catholic Credit Societies – membership and loan figures, taxation relief, the Co-operative Development Society and the establishment of further societies.,

Credit Soc. First registered, Vol 1 No 1, August – October 1960, p 7  
Outlines the history of the association of Catholic Cooperative Credit Societies and the basis of membership.

Credit Soc - : Threat", Vol 1 No 3, February – April 1961, p 4  
Refers to the growth of credit societies in the U.S.A. and the opposition of banks.

Cred Soc's value has been proven Vol 2 No 1, August – September – October 1961, p 7  
Discusses the history and role of credit societies – world, Australian and State totals.

Credit Unions ask to be included in Home Grant, Vol 7 No 7, October 1966, p 3  
Reports representations to Federal Government by Australian Federation of Credit Union Leagues to render the savings of members eligible for the \$500 Home Savings Grant.

Credit Unions increase, Vol 3 No 2, May – June – July 1962, p 3  
Report from Canadian Co-operative Digest on the increase of credit union membership and the need to preserve the principles of co-operation.

Credit unions win taxation case, Vol 6 No 1, February 1965 – April 1965, pp 3 and 7  
reports High Court finding against Commissioner of Taxation and Board of Review and Lidcombe Credit Co-operatives were co-operative companies under Income Tax Act.

C.S. bank gives loan lead, Vol 4 No 3, August – September – October 1963, p 1  
reports decision of Commonwealth Savings Bank to introduce personal loans.

CUNA man pays short visit, Vol 6 No 7, December 1965, p 4  
Reports on visit of George Latz of CUNA International to Melbourne.

Death of Leo John Keppel, Vol 6 No 6, November 1965, p 5  
reports the death of Leo Keppel – a former director of Security No 4 Housing Society for seven years.

Death of Mr. W.J. Gartner, Vol 8 No 5, August – September 1967, p 2  
Reports the death of Mr. W.J. Gartner – auditor to the Y.C.W.'s city based co-operatives since 1945.

Demand for Home Finance Increases, Vol 8 No 1, February 1967, p 2  
Announces \$20 deposit certificates being issued by Security Co-operative Permanent Building Society in an attempt to assist co-operators meet the obligation of assisting providing homes for young people.



Not for us  -but for all

# CO-OPERATOR

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## NEW HOME FOR HOUSING CO-OPERATIVE

**IT** was announced this month that the Security Management Co-operative had purchased a building at 49 A'Beckett Street to accommodate the offices of the housing societies.

In the 20 years since they made their first loan our housing societies have had several homes. First they were tenants of the Y.C.W. Movement at Elizabeth Street, then shifted to 99 Queen Street, later they returned to Elizabeth Street to avoid rising rent costs. Over the last few years they have shared with the Y.C.W. Co-operative Society the tenancy of Lombard House. This new step will make them sole owners of their own building.

This move is linked with plans for the expansion of the Permanent Building Society and Home Land Co-operative who share both staff and office space with the housing societies.

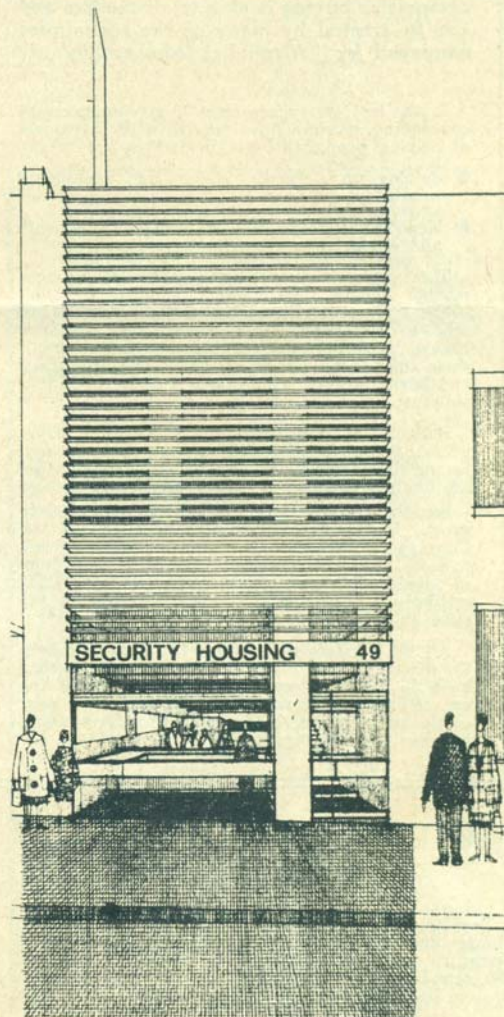
### PLAN TO DOUBLE SIZE

To meet the ever-increasing demand for housing finance the Permanent Building Society has launched a plan to double its size before 1970 with special emphasis on the importance of teaching young people to prepare for the future by saving before marriage. Greater support will be sought from members already in their homes by asking them to help those seeking finance.

With its first sub-division nearing a successful conclusion the Home Land Co-operative is looking forward to making more house blocks available to members at considerable savings. With land prices continuing to rise this co-operative will become of increasing importance in the future.

(CONTINUED ON PAGE 2)

An architect's drawing of the new building.



Desk enterprise – a co-operative success story, Vol 3 No 2, May – June – July 1962, p 6  
Reports on history of the Y.C.W Co-operative's desk marketing.

Development Committee formed at Ballarat, Vol 3 No 3, August – September – October 1962, p 6

Report of the formation of a Regional Development Committee.



Development's Annual Meeting, Vol 8 No 5, August – September 1967, p 2  
Reports steady progress with 14 of 28 members attending the 7<sup>th</sup> Annual Meeting.

Development Society Adopts New Policy, Vol 7 No 6, September 1966, p 4  
Reports on the decision of the Co-operative Development Society to work for the formation of a Co-operative Union. Reprints the full wording of the policy.

Director goes abroad, Vol 1`No 3, February – April 1961, p 6  
Reports a six week trip to America of a director of St. Bridget's Credit Society (Greythorn) Mr Ken Cain.

District Co-op for Waverley, Vol 2 No 1, August – September – October 1961, p 7  
Profiles the history of the Waverley and District Co-operative Ltd – initiative for, formation directors and officers.

Distribution a greater problem than surpluses, Vol 1 No 2, November 1960 – January 1961, p 4  
Reports unnamed President of Co-operative Union of Canada as stating that the problems of distribution are replacing scarcity.

Do you know what you are insured against?. Vol 4 No 1, February – March – April 1963, p 7  
Stresses the importance of home owners knowing what they are insured against – house owner's and home holders, contents, extensions to policies, storm and tempest and accidental breakage of glass.

Do youth get a chance to save>. Vol 6 No 1, February 1965 – April 1965, p 5  
Discusses the importance of youth saving and the responsibility of educating people in the virtue of thrift.

Dr Mannix meets Fr. Ganey, Vol 2 No 1 (Incorrectly numbered No 11), November – December 1961 – January 1962, p 7  
Report on meeting between Archbishop Mannix and Father Ganey on co-operatives in Fiji.

Dr. Mannix – Tribute from Y.C.W. Co-ops Vol 4 No 3, November – December 1963 – January 1964, pp 1 -2  
Records regret of Y.C.W. Co-operatives at the death of Archbishop Mannix. Includes comments by Mannix on co-operatives and notes his continued interest in co-operatives.

Duckworth, Muriel (Mrs) Letter to the Editor, Vol 8 No 6, October 1967, p 3  
Suggests that co-operatives need less rules to make it easier for all to become shareholders – particularly young people under 18.

Economic problems need your action immediately, Vol 5 No 1, March – April 1964, p 2  
Argues that economic co-operation is the best way for people to combine to protect their rights against monopolies and restrictive trade practices.



Economic Trends .....Stress Need for Co-ops Vol 4 No 2, May – June – July 1963, pp 1 – 2  
Argues that people's confidence in the modern capitalist enterprise has been shaken and that economic co-operation is the one great social weapon for the common good.

Editorial: big challenge, Vol 1 No 3, February – April 1961, p 2  
Argues that co-operatives are a democratic alternative to companies – providing economic freedom for their members.

Editorial: Can you afford not to have one?, Vol 3 No 4, November – December 1962 – January 1963, p 2  
Presents a case study of an eviction and how membership of a credit society is the solution.

Editorial: Co-operative Development, Vol 1 No 4, May – June – July 1961, p 2  
Discusses co-operative development – people plus knowledge, Stresses the importance of co-operatives increasing their knowledge.

Editorial Coops are your own business, Vol 2 No 1, August – September – October 1961, p 2  
Argues that members must participate in their co-operatives and develop new co-operatives.

Editorial: Co-ops offer hope for world problems, Vol 2 No 2, (Incorrectly numbered No 1) November – December 1961 – January 1962, p 2  
Argues that economic co-operatives are a means of combining for the common good and that Government is not able to solve all our problems

Editorial: Development Society is re-organised, Vol 3 No 2, May – June – July 1962, p 2  
Reports the reorganisation of the Co-operative Development Society – increased membership and an additional full-time employee. Argues that active participation is an act of social charity.

Editorial: How can you help another, Vol 4 No 1, February – March – April 1963, p 2  
Asks whether members of co-operatives perform a good deed for someone else in 1862,

Editorial: Sound Theory, Vol 1 No 2, November 1960 – January 1961, p 2  
Emphasises the soundness of co-operation – economic freedom through an effective middle course.

Editorial: Use your co-operative, Vol 3 No 1 February 1962 – April 1962, p 2  
Argues that members of co-operatives should think of their co-operatives first and patronise at every opportunity.

Editorial: We as you, Vol 1 No 1, August – October 1960, p 2  
Sets out the aim of The Co-operator – information and discussion. The motto is stated as:  
Not for us, but for all,



Editorial: You are not alone, Vol 3 No 3, August – September – October 1962, p 2  
Argues that economic co-operation is critical in protecting the rights of the individual and encouraging the brotherhood of man.

Education Forum, Vol 6 No 7, December 1965, p 2  
Discusses the attributes of a good director – giving service, taking part in the co-operative movement, educating himself and educating others.

Education Forum, Vol 8 No 1, February 1967, p 7  
Refers to Victorian stamp duty on credit transactions where interest and charges exceed 9% simple interest and the need for co-operatives to educate their members about the tax.

Education Forum: Advertising or education, Vol 7 No 4, June 1966, p 2  
Discusses the importance and significance of co-operative education.

Education Forum: An Important Event, Vol 9 No 3, June – July 1968, p 2  
Reports on forthcoming Congress of the International Union of Building Societies and Savings Association to be held in Sydney. Argues that the ownership of property is a stabilising influence which gives responsibility to the poor and uneducated.

Education Forum: Are budget schemes worthwhile?, Vol 7 No 5, August 1966, p 2  
Concerns budget services being provided by credit co-operatives and the advantages and disadvantages of budget plans.

Education Forum: Attitude of a good director, Vol 6 No 6, November 1965, p 2  
Discusses the attributes of a good director – loyalty, stewardship and open mindedness.

Education Forum: Directors Anonymous, Vol 7 No 6, September 1966, p 2  
Discusses the role and activities of the National Foundation for Consumer Credit (Debtors Anonymous).

Education Forum: How did Your Annual Meeting GO!, Vol 8 No 5, August – September 1967, p 2  
Discusses the role and importance of the Annual Meeting including the venue, the Annual report and the opportunity for debate.

Education Forum: Plans for progress, Vol 7 No 3, April 1966, p 2  
Discusses the need to consider the future development potential and limits of credit co-operatives.

Education Forum: Towards a Co-operative union, Vol 8 No 6, October 1967, p 2  
Suggests the need for a Victorian Co-operative Union which will bring all the co-operatives together. Includes objects of Co-operative Union of Canada.

Education Forum: What's happening in co-operatives 50 years later?. Vol 9 No 4, August – September 1968, p 2



Argues that co-operators need to become more conscious of practical co-operation and, therefore, enable co-operatives to realise their potential.

Education Forum: What makes a good director?, Vol 6 No 5, September 1965, p 2  
Considers the attributes of a good director – charity, reliability, responsibility, humility and confidence.

Education is vital, Vol 6 No 6, November 1965, p 3  
Reports School on Co-operatives organised by Co-operative Development Society – in particular Brian Waldron on co-operative principles and Ted Long on open membership.

Education loan plan commences, Vol 33 No 2, May – June – July 1962, p 2  
reports on an education loan plan being developed by the Denver, Colorado Public School Employees' Credit Union.

Education Review, Vol 6 No 4, August 1965, p 2  
Discusses the Christian virtues of justice and self-help, the efforts of officers of credit co-operatives, the future need for full-time officers and democracy at the Annual Meeting of the Association of Catholic Credit Societies.

Education Review, Vol 6 No 3, July 1965, p 2  
Lists the six Antigonish principles adopted by the Co-operative Development Society and the principles of co-operation. Argues the importance of education and includes points for discussion.

Encouraging investors for housing societies, Vol 6 No 6, November 1965, p 2  
Chairman of Security Co-operative Building Society Jim Nolan at 7<sup>th</sup> Annual Meeting argues the need for a considerable increase in investors.

Enterprise in Geelong, Vol 6 No 4, August 1965, p 5  
Report on support by local Parents and Friends' Associations and Mothers' Clubs for a Co-op Uniform Shop at Geelong.

Everyone's stake, Vol 1 No 2, November 1960 – January 1961, p 5  
Provides a list of five reasons why society as a whole should be interested in co-operatives.

Expansion, Vol 3 No 2, May – June – July 1962, p 2  
Reports of plans of British retail co-operatives to fight growing competition from big stores.

Expansion must not dim 'sense of purpose', Vol 1 No 4, May – June – July 1961, p 5  
Reports the President of the Co-operative Union of Canada Ralph S. Staples calling on co-operatives to maintain their sense of purpose and ensure economic democracy is not displaced by materialistic commercialism.

Family movement has great mission, Vol 1 No 3, February – April 1961, p 2  
Discusses the role of the Christian Family Movement.



Fatherhood, Vol 3 No 3, August – September – October 1962, p 4

Argues that to be successful father you have to be a man who loves God, wife and kids.

Father F.W. Lombard: Dynamic Founder of Australia's Y.C.W, Vol 7 No 2, March 1966, p 5

Profiles Father Lombard who was the first full-time chaplain to the Y.C.W. in Australia.

Fawkner's new Office, Vol 8 no 6, October 1967, p 6

reports on the purchase of a ready-made office by St. Mark's Co-operative Credit Society (Fawkner), the preparation of kits, a film and the organisation of home discussions.

Few co-ops in Congo, Vol 1 No 3, February – April 1961, p 4

Refers to the scarce number of co-operatives in the Congo.

First Women Director, Vol 6 No 6, November 1965, p 1

Reports the appointment of Miss Kerin O'Halloran as a director of the Security Co-operative Permanent Building Society – the first woman director of a Y.C.W. co-operative.

First school on co-ops, Vol 4 No 3, August – September – October 1963, pp 1 – 2

Announcement of YCW Co-operative Movement's first School on Co-operation.

Flannery, J. B education Forum, Vol 7 No 2, March 1966, p 2

Argues that in the use and disposition of material goods man owes to his fellow man a concern for his material welfare.

Flexible and democratic, Vol 2 No 1, August – September – October 1961, p 2

Report of the comments of the U.N. Secretary – General Dag Hammarsjold on credit unions and co-operatives – maximum service, low income groups, democratic ownership and control and an education process.

For engaged couples, Vol 1 No 4, May – June – July 1961, p 6

Provides dates and locations for Pre-Cana conferences.

For engaged couples, Vol 1 No 3, February – April 1961, p 4

List of dates for Pre-Cana conferences.

Forest Hill Directors, Vol 1 No 4, May – June – July 1961, p 5

Provides names and addresses of two credit society directors in Forest Hill.

Formation of State Credit Association discussed, Vol 6 No 7, December 1965, p 6

Reports decision of Association of Catholic Co-operative Credit Societies to investigate formation of State Association.

Forum for Secretaries and Treasurers, Vol 4 No 1, February – March – April 1963, p 6

Stresses the important role of secretaries and treasurers of credit societies and that a forum was organised for an exchange of ideas.



Forward moves at European conference, Vol 1 No 3, February – April 1961, p 4  
Refers to various co-operative activities in France, the United Kingdom, Sweden, Switzerland, Austria and Germany.

Foundation Members, Vol 3 No 3, August – September – October 1962, p 2  
Photograph of the foundation members of Y.C.W. Co-operative Messrs J. McDonald and P. Finegan.

Founder of YCW.... Cardinal Cardijn ...here in March, Vol 7 No 2, March 1966, p 1  
Reports on the prospective visit of Cardinal Cardijn.

Four new regional committees formed, Vol 6 No 1, February 1965 – April 1965, p 6  
Reports the recent formation and the objectives of four regional committees in the Metropolitan Area – North, East, South East and South.

Fr. Lombard - A Great Co-operator, Vol 8 No 5, August – September 1967, p 3  
Reports the death of Fr. Lombard on 29 July 1967 and comments on his commitment to co-operative development.

From small things, Vol 1 no 2, November 1960 – January 1961, p 4  
Reports story of a young man in Moneton, Canada, who joined a co-operative store and credit society and the benefits of membership.

Furnishing to a plan....think ahead, Vol 3 No 3, August – September – October 1962, p 5  
Argues the importance of a furnishing plan – style, colour, design, finish, buying wisely, temporary furnishing and maintenance.

Further Govt. assistance for housing, Vol 5 No 1, March – April 1964, p 8  
Reports on Federal Government proposed assistance for housing – guaranteed loans and a maximum subsidy of \$250 to match 41 for every \$3 saved.

Ganey, Fr. M Credit Progress in Fiji Islands, Vol 4 No 3, May-June-July 1963, p. 2  
Report on the development of credit unions in Fiji

Geelong co-operators annual meeting, Vol 6 No 5, September 1965, p. 4  
Report of the second annual meeting of Geelong co-operators.

Geelong plan future moves, Vol 1 No 4, May-June-July 1961, p. 3  
Reports on a meeting to plan the local development of co-operatives in Geelong.

Geelong seeking more co-operatives Vol 3 No 1 February 1962 – April 1962, p. 3  
reports concern of the Geelong Co-operative Development Committee at the apparent lack of interest in credit and trading co-operatives.

Geelong trading society Vol 5 No 4, November 1964 – January 1965, p. 4  
Reports support for and activities of Geelong Trading Society.



Getting Married? Then do a Pre-Canva Vol 6 No 1, February 1965 – April 1965, p.5  
Recommends Y.C.W. Movement's preparation for marriage course.

Giddens, John The future of credit societies, Vol 7 No 5, August 1966, pp. 1 and 7  
reports opening talk by John Giddens at First Co-operative School organised by Association of Catholic Co-operative Credit Societies concerning voluntary effort. Christian and co-operative principles the advantages of acquiring premises, the need for competent officers and an educational program.

Giddens, John Making ends meet Vol 1 No 4, May-June-July 1961, p, 4  
Report on the budget scheme developed by the St. Gabriel's Reservoir Credit Society

Gives lift to co-op development, Vol 3 No 3, August – September – October 1962, p 1  
reports on the appointment of an Assistant Education officer for the Y.C.W. Cooperatives Mr Ken Treacy.

Glass Insurance now available, Vol 3 No 1, February 1962 – April 1962, p 7  
refers to nature and availability of glass insurance with the Insurance Division of the Y.C.W. Co-operative..

Glen Waverley Budget plan, Vol 1 No 2, November 1960 – January 1961, p 7

Reports on the Budget Plan introduced by the Glen Waverley Credit Society.

Glen Waverley starts, Vol 3 No 1, February 1962 – April 1962, p 6  
Report of the activities of the Glen Waverley Trading Society including names of directors, accountant and sales supervisor.

Going to hospital is an expensive business, Vol 7 No 7, October 1966, p. 7

Good career opportunities, Vol 5 No 4, November 1964 – January 1965, p 7  
Reports on the growth of the Insurance Division of the Y.C.W. Co-operative.

Good start for credit society in Pascoe Vale, Vol 7 No 4, June 1966, p 3  
Reports the formation meeting of a co-operative credit society at Pascoe Vale attended by 100 parishioners – after 14 home discussions during the previous fortnight.

Good year for trading, Vol 7 No 6, September 1966, p 3  
Reports on the trading of the Y.C.W. Co-operative Society for the 12 months ended 31 March 1966.

Government's economic plan – Fails the family, Vol 3 No 1, February 1962 – April 1962, pp 1 and 3  
criticises Federal Government measures to alleviate the credit squeeze as not assisting the average family man.



Helping people to help themselves, Vol 2 No 2 (Incorrectly numbered No 1), November – December 1961 – January 1962, pp 1 and 7

Profile of the co-operative activity in Fiji of Father Marion Ganey S.J. Includes business criticisms of co-operative development in Fiji.

Here's where the difference went Vol 4 No 3, August – September – October 1963, p 4  
Table showing personal consumption expenditure by Victorians in 1948-49 and 1961-62.

Higgins, Msgr George G We depend on one another Vol 3 No 1, February 1962 – April 1962, p 4

Argues that democracy must be based on the spiritual potential of a living Christianity.

Higher loans will mean less loans available Vol 4 No 3, November – December 1963 – January 1964 p 8

Reproduces comments by Acting Chairman of Security Co-operative Permanent Building Society Mr. D.J. Nolan concerning Government legislation, the deposit gap, the need for more support from the Catholic community and the relationship with the YCW housing societies.

History of the Co-operative Development Society Vol 8 Nos 7 and 8, October – November – December 1967, pp 5 -6

Analyses the history of the Co-operative Development Society – registration, objects, membership, activities and development.

Home buying? – not in Peru Vol 1 No 4, May – June – July 1961, p 6

Refers to rises in interest charges in housing society borrowers. Provides list of average rates charged in different countries.

Home or family? Vol 8 No 2, April 1967, p 3

Criticises a building society loan condition requiring the wife to work for three years after marriage and no children until after that time.

Home Sales Unit in action Vol 6 No 5, September 1965, p 3

Reports introduction of YCW Co-operative's Home Sales Unit – a travelling sales van.

Home Savings Grant Act Vol 5 No 4. November 1964 – January 1965, p. 2

Reports on attempt by Association of Catholic Co-operative Credit Societies to have credit co-operatives approved savings institutions.

Home Savings Grant Scheme Vol 5 No 3, August-September-October 1964, p.1

Reports launching of Federal Government's Home Saving Grant Scheme.

Honor to co-op director Vol 3 No 1, February 1962 – April 1962, p. 5

Reports the honouring of a director of the Y.C.W. Co-operative Trading Society, Mr. Clyde Clements, with a CMG. Profiles his services to the community and includes photograph.



'Housing Backlog Vol 1 No 2, November 1960 – January 1961, p. 6  
Reports of the housing need and backlog.

Housing Committee Reformed Vol 6 No 1, February 1965 – April 1965, p. 7  
Reports decision of Co-operative Development Society to reconstitute its Housing Committee.

Housing interest rates decreased by banks Vol 4 No 3, May-June-July 1963, p. 8  
Report on a reduction of interest rates charged to Co-operative Housing Societies by the Commonwealth and State Savings Banks.

Housing Legislation in need of reform Vol 7 No 8, November-December 1966, p. 8

Housing Seek \$100,000 Investment Vol 8 No 1, February 1967, p.1  
Discusses the need for member investment to expand the resources to meet the rising demand for housing finance and the role of the YCW sponsored housing co-operatives – 28 co-operatives financing 2500 homes for approximately \$4 million.

Housing Societies Move to New Home Vol 8 Nos 7 and 8, October-November-December 1967, p. 16

How co-operatives will participate Vol 5 No 2. May – June – July 1964, p 1  
Reports recommendation of the YCW Co-operative Movement that young workers open a Housing Savings Account.

How Co-ops are different! Vol 8 Numbers 7 and 8, October – November – December 1967, p 4  
Comparison lists of a co-operative and ordinary and private – profit business.

H.P. – it can exploit People, Vol 4 No 1, February – March – April 1963, p 1  
A case study of an experience with a hire purchase firm. Argues that people can protect themselves by forming and joining credit societies.

I.C.A. study of co-op principles, Vol 7 No 1, January – February 1966, p 7  
Reports distribution of I.C.A. questionnaire in Canada on the seven co-operative principles – always observed, generally observed, occasionally observed or never observed.

Increasing demand for home ownership Vol 1 No 1, August – October 1960, p 6  
Figures on home ownership in Australia.

Interest rise hits home buyers Vol 1 No 3, February – April 1961, p. 1  
Criticises the Federal Government's Little Budget as imposing an unnecessary burden on the home buyer. Accompanied by photograph of four smiling children.



Instalment Insurance has commenced Vol 3 No 4, November – December 1962 – January 1963, p 1

Reporting on response to YCW Cooperative Instalment Insurance Contract.

Instalment Insurance is a winner – particularly to self-employed, Vol 3 No 4, November – December 1962 – January 1963, p 3

Report of the introduction of the Instalment Insurance Contract by the Y.C.W. Co-operative Society.

Instant rebates for Clothing Division members Vol 8 No 6, October 1967, p 1

Reports decision of YCW Co-operative Society to provide instant rebates for members who purchase from the co-operative's Clothing Division.

Insurance assistance for self-employed Vol 4 No 1, February-March-April 1963, p. 8

Case study of a self-employed member of a parish credit society who took out an Instalment Insurance Contract.

Insurance – for engaged couples and newly married Vol 5 No 2, May-June-July 1964, p.7

Discusses insurance needs of young couples – engagement ring, life assurance, hospital and medical benefits, house insurance, contents insurance and self-help builders.

Insurance scheme for credit borrowers Vol 1 No 2, November 1960 – January 1961, p. 1 |

Reports on Y.C.W. cooperative's new loan protection insurance scheme for borrowers from parish credit societies and for hire purchase customers with the trading society.

Insurance – the practical way Vol 3 No 3, August – September – October 1962, p. 1

Reports on the insurance service of the YC W Co-operative. The introduction of instalment policy insurance and its emphasis on the needs of the ordinary family man and wage or salary earner.

Interstate News – Park Avenue Rockhampton Volume 6 Number 2, May – June 1965, p. 7

Reports on a seminar on co-operatives organised by Park Avenue, Rockhampton co-operatives.

In the event of death Vol 1 No 1, August – October 1960, p. 4

Comments on the benefits of the Victorian Housing Societies Mortgage Protection Scheme for members of the Federation of Co-operative Housing Societies.

Invitation to lend a skill Volume 9 Number 4, August-September 1968, p. 8

Requesting assistance for the services of the Co-operative Development Society – advisory, membership of a committee, writing articles or messages and helping prepare educational programmes.

International CREDIT UNION DAY Vol 7 No 6 September 1986, p. 7

Reprints message of President Lyndon Johnson, U.S.A. to credit unions.



Investigation of advertising Vol 5 No 1, March-April 1964, p. 8

Reports and commends decision of Victorian Government to investigate the advertising of consumer goods.

Invitation to Fiji for Ted Long Vol 4 No 3, August-September-October 1963, p. 1

Report of invitation by Fiji Credit Union League inviting Mr. Ted Long to address its annual meeting and conduct a course for credit union leaders.

Israel Co-ops Vol 1 No 3, February-April 1961, p. 4

Refers to development of co-operatives in Israel.

King, Frank Co-ops meet challenges Vol 8 No 2, April 1967

Concerns co-operative activity in the USA, Canada and the United Kingdom.

Know your administrators Vol 2 No 1 (Incorrectly numbered No 1), November-December 1961 – January 1962, p 7.

Emphasises the need to ensure co-operative qualifications of people running for positions on boards of directors.

Know what happens to your savings Vol 1 No 2, November 1960 – January 1961, p. 7

Discusses to what purpose people's savings are being used.

Laidlaw, Alex Education Forum: the Principles of Education Vol 7 No 8, November-December 1966, p. 2

Discusses two principles which are paramount for effective education in cooperation – you cannot separate education from business and education to be meaningful and effective must involve large numbers of people actively.

Land and houses for sale Vol 4 No 3, May-June-July 1963, p.7

Reports on three properties for sale which members wish to bring to the notice of co-operatives.

Land costs report Vol 4 No 3 August-September-October 1963, p.8

Report of a committee's report of high land prices and the possibility of a co-operative response. The meeting decided to form a co-operative.

Land prices have to be reduced Volume 3 Number 3, August-September-October 1962, p.2

Reports on the establishment of a committee to examine how co-operatives could assist people to purchase land.

Land Sub-Division Option Taken At Mitcham Vol 5 No 8, November 1964 – January 1965, p. 1

Reports announcement of Home Land Co-operative that it has taken an option on 10 acres of land in Mitcham.



Land Society Progress Vol 6 No 5, September 1965, p. 3

Report on Home Land Co-operative – establishment, purpose, membership, funds and land subdivision activities.

Last payment made on Lombard House Vol 4 No 3, August-September-October 1963, p 4

Reports final payment on Lombard House by Y.C.W. Co-operative.

Latrobe Valley Director Replies Vol 8 No 5, August-September 1967, p.8

Mr. G. Benson, director of Latrobe Valley Credit Co-operative criticises CUNA International representative's views. Argues that in many respects Victoria is ahead of N.S.W. – in legislation and education.

Law must curb trade practices Vol 6 No 5, September 1965, p. 1

Discusses the progress of the Commonwealth Restrictive practices Bill, the attitude of Victorian Premier Bolte and the need to safeguard people against evil practices.

I.C.A. Congress Vol 1 No 3 February-April 1961, p. 4

refers to the 21<sup>st</sup> Congress of the International Co-operative alliance.

Lessons to heed Vol 6 No 1, February 1965 – April 1965, p. 2

Quotes Dr. A.E. Laidlaw on two co-operative lessons from Ireland – the problem of paternalism and the importance of good management.

Persons count in co-ops, Vol 1 No 4, May – June – July 1961, p 5

Asks how important are members of co-operatives and argues that membership involves rights and responsibilities.

Peru's "Capitalist Priest", Vol 7 No 4, June 1966, p 7

Reports on the co-operative development activities of Father Daniel McCellan in Peru.

Pioneers sow the seed, Vol 2 No 1, August – September – October 1961, p 3

Profiles the Y.C.W. Co-operative Movement – number, type and membership. Includes a location map and projections by 1975.

Pioneer talk, Vol 1 No 2, November 1960 – January 1961, p 6

Photograph of two pioneers of the Y.C.W. Co-operative Movement – Frank McCann and Ted Long.

Plan before it's too late, Vol 4 No 1, February – March – April 1963, p 4

Discusses the importance of planning for old age and retirement.

Plea for world development, Vol 8 No 3, May – June 1967, pp 3 and 7

Reports on Pope Paul VI's encyclical letter On the Development of Peoples – calling for a great united effort to free the poor of the world.



Plenty of ideas to discuss, Vol 1 No 2, November 1960 – January 1961, p 5  
Photograph of five participants at the Annual Convention of Co-operative Credit Societies.

Pobjoy, Harry A story of achievement, Vol 1 No 1, August – October 1960, p 4  
History of the Y.C.W. co-operative societies – housing, building and credit so

Three Employee Credit Societies Join Assoc Vol 8 No 4, July 1967, p.3g  
Reports on ABC, ACOA and Champion Credit Co-operatives joining the V.C.C.A. Brief profiles include establishment date, number and value of loans and names of directors.

Three priests honoured Vol 6 No 7, February 1965 – April 1965, p. 3  
Reports on three priests who have received distinctions from Pope Paul – Bishop Moran, Cardinal Cardijn and Father Kelly.

Thrift practical preparation for marriage Vol 2 No 1, August-September-October 1961, p 8  
Describes the Security Co-operative Permanent Building Society's Target Savings Plan.  
Includes a photograph of girls spending at a bargain sale. Includes four, six and eight year savings plans.

Tighter control on societies Vol 1 no 2 November 1960 – January 1961, p. 3

Refers to Victorian Government proposal to amend the Building Society act of 1958 and give the Registrar greater power over societies. Comments on the large number of genuine co-operative building societies.

Time of decision Vol 1 No 1, August – October 1960, p 3  
Argues that the 1960's will be a time of decision as to how we use our wealth.

To insure or not to insure? Vol 8 No 4, July 1967, pp. 1 and 8  
Criticises the cost of health care for the struggling wage earner.

Trade unions should take greater interest in co-operatives Vol 65 No 2 May – June 1965, p. 2  
Argues that trade unions should consider co-operatives as an alternative to profit motivated capitalism and socialism.

Trading Co-ops Confer Vol 8 No 3, May-June 1967, p. 8

Vernon Report ignores housing needs Vol 6 No 6, November 1965, pp. 2 and 7  
criticises the attitude of the Vernon Report to housing finance and personal savings as unacceptable and suggests the report is loaded in favour of big business.

Vic Credit Coop association Adopts Important Proposal Vol 8 No 6, October 1967, p.32  
Reports on Annual Meeting of Association which authorised its Board to investigate affiliation with Australian Federation of Credit Union Leagues and C.U.N.A. International Incorporated.



Vic. Growing faster than other States Vol 1 No 2, November 1960 – January 1961, p. 3  
reports that Victoria has the fastest growing population and comments on the strain this is putting on housing.

Victorian Trading Co-op association Proposal Vol 8 Nos 7 and 8, October-November-December 1967, pp. 1 and 15

Reports on work of Co-operative Development Society in initiating the establishment of a Victorian association of trading Societies. Lists the 14 co-operatives who sent 36 representatives to a meeting on 26 September 1967.

Visitors from Sydney co-operators Vol 2 No 1 (Incorrectly numbered No 1) November-December 1961 January 1962, p. 8

Reports on the visit of the President and Secretary of the League of Credit Unions of N.S.W. to Victoria – number of affiliates and similar aims and objectives.

Voorhis, Jerry Education Forum: Co-operatives and the hope of peace Vol 8 No 4, July 1967, p. 2

Argues that cooperation, not finance capitalism, is the alternative to communism in developing countries.

Voorhis, Jerry Education Forum: Handicaps and Shortcomings Vol 8 No 2, April 1967, p. 2

Comments on the need for co-operatives to set growth goals. Differentiates between democratic control and democracy in management. Argues the importance of education programs.

Voorhis, Jerry Education Forum: The five great needs of mankind today Vol 88 Nos 7 and 8, October-November-December 1967, p. 3

Argues that there are five needs which can be met by co-operatives – strengthening the farmers position, give city people a sense of belonging, giving the poor economic tools, closing the gap between rich and poor and learning to live in peace.

Voorhis, Jerry Education Forum: the word for co-ops Vol 8 No 3, May-June 1967, p 2

Discusses the concept of cooperation that should be conveyed to the public – enterprise, efficiency, competitiveness, abundance, freedom, sharing, understanding and ours.

Voorhis , Jerry Sharing our life Vol 1`No 4, May-June-July 1961, p. 8

Discusses the meaning of sharing life.

Watch land traps Vol 1 No 4, May-June-July 1961, p. 6

Lists a series of points to consider in purchasing land.

Wattle Park has large opening Vol 3 No 4, November-December 1962 – January 1963, p. 2f

Report on formation of Wattle Park Credit Society



Well-deserved honour to co-op director Vol 4 No 1, February-March-April 1963, p. 3  
Reports award of M.B.E. to director of Y.C.W. Co-operative, Mr. P.J. Mitchell

West Preston Seminar emphasises Christian love Vol 6 No 6, November 1965, p. 6  
Reports a seminar conducted by St. Raphael's West Preston Cooperative Credit Society on how cooperatives enable Christians to meet their duty to take a practical interest in their neighbours' material problems.

What do you get for your money Vol 5 No 1, March-April 1964, p 7  
discusses what is covered by insurance policies.

What do you know about social services. Vol 4 No 1, February-March-April 1963, p.4  
Discussion of the social services system – benefits and conditions.

What is the Y.C.W. Coop Trading Vol 6 No 1, February 1965 – April 1965, p.2

Discusses the application of the co-operative principles to the YCW co-operatives – open membership, democratic control, limited return on capital and sharing profits.

Where do credit co-operatives fit in> Vol 2 No 2 (Incorrectly numbered No 10, November-December 1961 – January 1962, p. 6

Discusses a conflict in Canada between co-operatives and credit unions over funds and the issue of whether or not credit unions were designed to be the financial arm of the co-operative movement.

Where societies are Vol 6 No 1 February 1965 – April 1966, p 6.  
Lists city and country parish credit co-operatives.

Where societies are Vol 5 No 3, August-September-October 1964, p. 6

Lists parish credit co-operatives in city and country Victoria.

Whole community to support housing Vol 1 No 4, May-June-July 1962, p. 3  
Report on Annual Report of the Federation of Co-operative Housing Societies – including number of societies, total loans, number of houses completed and in course of erection.

Woman's Viewpoint Vol 6 No 5, September 1965, p. 5  
Discusses the importance of reading books and the book list published by the Children's Book Council of Victoria.

Woman's Viewpoint Vol 6 No 3, July 1965, p 5  
Discusses the spiritual meaning of daily leaving. St Gabriel's (Reservoir) being second credit society to loan more than \$100,000 and the Y.C.W. Co-operative's Annual Meeting.



Woman's Viewpoint Vol 6 No 6 November 1965, p.5

Discusses the spirit of Christmas and the problem of youngsters being trained to expect expensive gifts.

Woman's Viewpoint: Grocery Specials Vol 6 No 2, May-June 1965, p. 4

Argues that co-operative grocery stores could provide specials without gimmick.

Woman's Viewpoint Vol 8 No 5, August-September 1967, p. 6

Comments on hire purchase debt, the importance of a savings goal and a voluntary dental scheme.

World credit union expansion Vol 4 No 3, November-December 1963 – January 1964, p. 2

Discusses success of CUNA in developing credit unions in Latin America.

World credit union strength Vol 4 No 32, November-December 1963 – January 1964, p. 8

Credit union statistics – number of unions and members, savings, loans outstanding, reserves and total assets.

World Review Vol 1 No 43, May-June-July 1961, p. 5

Report on International Co-operative Congress in Lausanne, Switzerland.

YCW Centre lent \$99,000 Vol 4 No 3, August-September-October 1963, p. 7

Report of the 9<sup>th</sup> Annual General Meeting of the Y.C.W. Central Co-operative Credit Society Limited - \$99,705 had been lent to members since its formation in 1954.

YCW Central Change Vol 4 No 1, February-March-April 1963, p. 2

Reports on the retirement of two directors – James Ryan and Maurice Street.

Y.C.W. Co-ops Annual Meeting Vol 65 No 4 August 1965, p. 6

Report of the 16<sup>th</sup> Annual Meeting of the Y.C.W. Co-operative Society.

YCW Co-op tops \$1 million sales Vol 3 No 1, February – April 1962, p. 3

Reports that YCW Co-operative Society sales have passed \$1 million with rebates of \$50,000. Argues how the co-operative protects the rights of the little man.

Y.C.W. Anniversary Year Vol 7 No 4, June 1966, pp. 1 and 4

reports on the 25<sup>th</sup> Anniversary of the Y.C.W.

Y.C.W. Co-ops open new clothes shop Vol 8 No 3, May-June 1967, pp. 1 and 8

reports opening of new clothing shop by the Y.C.W. Co-operative Society on 22 May 1967. Discusses the co-operative's policy on school uniforms.

Y.C.W. Story in Australia Vol 7 No 2, March 1966, pp. 4 – 5

Discusses achievements of the Australian Y.C.W. in Melbourne since 1941 – particularly its work in establishing and developing co-operatives.



Yearly credit loans exceed \$130,000 Vol 3 No 2, May-June-July 1962, p. 5  
Report on association of Catholic Co-operative Credit Societies – membership, loans, number a and values.

You can do it5 if you want Vol 3 No 1, February – April 1962, p. 43  
Argues that given the right incentives we can do many things and that during the six weeks of Lent we should think of God rather than ourselves.

You can help Island co-ops by a donation Vol 8 No 1, February 1967, p. 7  
Announces two appeals for the Western Solomon Islander (\$100 adding machine) and Western Samoa (\$600 floor coverings).

You should be a co-operator Vol 7 No 1, January – February 1966, p. 5  
Lists some because.

Your example helps or hinders Vol 3 No 1, February – April 1962, p., 3

## The Development Bulletin

The Development Bulletin was published between 1961 (April-June 1961 Vol 1 No 1) and 1964 (July-September 1964 Vol 4 No 3). The first issue of the Development Bulletin (April-June 1961 Vol 1 No 1) asked: Why the Development Bulletin? "The response provided follows: One of its immediate jobs is to develop an educational programme for those on whose efforts the future of our Co-operative Movement depends - namely, our Directors, employees and honorary officials. The first medium for this is The Development Bulletin, a roneoed publication which will be issued quarterly. It will contain information on history, achievements, methods, hints on the various co-operatives, and articles on social principles. Each issue will contain discussion points for three meetings which will aim at getting Directors thinking and talking about matters that will develop their spirit and their knowledge. The aim of the bulletin will be to bring home to directors and employees and others the big responsibility their job involves from a Christian social point of view as well as from a business one. The bulletin is directed toward developing "whole" co-operators - not only "one-type" co-operators. For instance, we want to help our co-operators understand there is no such thing as a true co-operator who believes only in a Co-operative Credit Society and who will take no interest in the further development of co-operative trading or insurance. Directors and Secretaries are requested to forward to the Secretary of the Development Society any suggestions they have for the improvement of the bulletin. The furtherance of the Co-operative ideal depends upon the efforts of Christians generally, It depends especially on YOU. The Development Society looks to you to renew your enthusiasm and lend your support to the attainment of important social reforms."

Annual Meeting of Development Society **Development Bulletin**, Vol 2 No 1, April June 1962, p 8  
Refers to Annual Meeting of Development Society 15 May 1962 and notes resignation of foundation directors Frank McCann and Bob Maybury. Notes importance of country regional committees at Geelong and Bendigo and hope to have similar committees at Ballarat and the Midlands region.



Bob Maybury's Overseas Visit Development Bulletin Volume 4 Number 2, April – June 1964, pp. 4 – 5

Christian Outlook Development Bulletin, Volume 4 Number 2, April – June 1964, p. 12

Cooperatives and Aborigines Development Bulletin Volume 1 Number 3, January – March 1962, p 4

Co-operative Development Society Annual Meeting Development Bulletin, Volume 3 Number 2, April – June 1963, pp.

Co-operative Development Society Report Development Bulletin, Volume 4 Number 3, July – September 1964, pp 89

Credit Societies Handbook Development Bulletin, Volume 4 Number 1, January – March 1964, p. 12

Credit Societies loans on Used Cars Development Bulletin, Volume 3 Number 2, April-June 1963, p. 10

Day of Recollection April Development Bulletin, Volume 1 Number 1, April – June 1961, p.8

Directors' Example Development Bulletin, Volume 1 Number 1, April – June 1961, p. 6

Discount Schemes Development Bulletin, Volume 1 Number 2, July – September 1961, p. 9

Discussion Points Development Bulletin, Volume 1 Number 1, April – June 1961, p. 12

Discussion Points for Credit Society Boards Development Bulletin, Volume 1 Number 2, July – September 1961, p. 11

Discussion Points for Credit Society Director Development Bulletin, Volume 1 Number 3,, January – March 1962, p. 12

Discussion Points for Credit Society Directors Development Bulletin, Volume 2 Number 1, April – June 1962, p. 12

Discussion Points for Housing Society Boards Development Bulletin, Volume 1`Number 2, July – September 1961, p. 11 – 12

Discussion Points for Trading Society Directors Development Bulletin, Volume 2 Number 1, April – June 1962, p. 12

Does a School Bank Work? Development Bulletin, Volume 1 Number 3, January – March 1962, p. 10

Education of the Housing Member Development Bulletin, Volume 1 Number 3, January – March 1962, p.11

Education or miss out Development Bulletin, Volume 4 Number 1, January – March 1964, p. 4

Education on the Move Development Bulletin, Volum2 Number 1, April – June 1962, p. 1

Education Programme for Housing Society Direct5ors Development Bulletin, Volume 4 Number 3, July – September 1964, p. 12



Education on the Move **Development Bulletin**, Vol 2 No 1`, April June 1962, p 1

Report on six Regional Conferences of Credit Societies attended by 140 men. In all cases directors drew attention to their need for guidance in the conduct of the day by day affairs of their societies.

First School on Co-operatives **Development Bulletin**, Volume 3 Number 2, April – June, 1963, p.

9 Notes that Development Society is reorganising and extending with two sub-committees devoting their attention to credit societies.

Expert Warns on Education **Development Bulletin**, Volume 4 Number 3, July – September 1964, pp. 4 – 5

Explanation of our Objects and Principles **Development Bulletin**, Volume 2 Number 1, April – June 1962, pp. 6 - 8

Discussion Points for Credit Society Directors **Development Bulletin**, Vol 2 No 1`, April June 1962, p 12

A series of questions under the headings First Discussion and Second Discussion.

Discussion Points for Housing Society Directors **Development Bulletin**, Vol 2 No 1`, April June 1962, p 11-12

A series of questions under headings 1<sup>st</sup> Meeting and 2<sup>nd</sup> Meeting.

Explanation of Our Objects and Principles **Development Bulletin**, Vol 2 No 1`, April June 1962, pp. 6 - 8

Christian Social Order, Finding Guidance and six principles - the primacy of the individual, social reform must come through education, education must begin with the economic, education must be through Group action, effective social reform involves fundamental changes in Social and Economic Institutions and the Ultimate Objective of the Movement is a full and Abundant Life for Everyone in the Community.

Help One Another **Development Bulletin**, Volume 4 Number 2, April – June 1964, pp. 6 - 7

Hints for Credit Societies **Development Bulletin**, Vol 2 No 1`, April June 1962, pp. 4-5

Emphasises credit societies are businesses and offers advice on the administration of the societies – minutes of board meetings, registers, ledger control accounts, blank cheques, depositors under 18, insurance, cash in Transit and Loan Protection.

Hints for Credit Societies **Development Bulletin**, Volume 3 Number 1, January – March 1963, pp. 7 - 11

Hints for Credit Societies **Development Bulletin**, Volume 3 Number 2, April – June 1963, p. 11

Home Discussions **Development Bulletin**, Volume 3 Number 1, January – March 1963, p. 2

Home Discussions **Development Bulletin**, Volume 4 Number 2, April – June 1964, p. 11



Home Discussions are an urgent need Development Bulletin, Volume 4 Number 1, January – March 1964, pp. 9 – 11

Home Discussions in an existing co-operative credit society Development Bulletin, Volume 2 Number 2, July – December 1962, pp. 3 – 8

Home Savings Grant Act Development Bulletin, Volume 4 Number 2, April – June 1964, pp. 1 and 12

Housing Director Development Bulletin, Volume 1 Number 3, January – March 1962, pp. 11 – 12

Housing – The Deposit Gap Development Bulletin, Volume 3 Number 1, January – March 1963, pp. 11 - 12

Instructions development Bulletin Volume 4 Number 3, July-September 1964, pp. 6 – 7

Items of Interest Development Bulletin Volume 1 Number 2, July – September 1961, p. 5

Keep your Credit Board Meetings Short Development Bulletin Volume 1 Number 1, April – June 1961, p. 9

Land and Building Costs **Development Bulletin**, Vol 2 No 1, April June 1962, p 11

Notes survey published by the Building Industries Committee on land and building costs between 1946 and 1961. First housing society was established in 1946. Notes that average deposit required had increased from 10% to 35% and that the average price of a brick veneer home had increased by 207% and the average price of land on the fringe of the Metropolitan area had increased by 906%

Late Loan Protection Returns Endanger Borrowing Rights Development Bulletin Volume 3 Number 1, January – March 1963, pp. 3-4

Members of Development Board Development Bulletin, Volume 3 Number 2, April – June 1963, pp. 8 - 9.

New Cooperative society Development Bulletin, Volume 4 No 1, January – March 1964, p. 5

New Set Up For Development **Development Bulletin**, Vol 2 No 1, April June 1962, p 2

Annual meeting of Association of Catholic Co-operative Credit Societies on 10 May 1962 Approves proposals to strengthen the Co-operative Development Society. Notes that the Co-operative Development Society has increased its membership to 30 and credit societies have been asked to nominate one of their directors or members for membership. Notes the committees formed – Public Relations, The Bulletin Co-op Credit Administration, Co-op Credit Development, Library and Research, The Co-operator, New Activities, Housing, Y.C.W. Movement, Pre-Canada and Country Regional Committees. Notes two full time employees will devote considerable part of their time to co-operative development – Ted Long and Ken Treacy.

New Set Up for Development Development Bulletin, Volume 2 Number 1, April-June 1962, p. 3

New Societies – Apply for permission to lodge tax return for different period Development Bulletin, Volume 4 Number 1, January-March 1964, p 12

1964 regional Schools development Bulletin, Volume 4 number 3, July-September 1964, p. 5



“Not for us – but for all” Development Bulletin, Volume 4 Number 3, July – September 1964, p. 5

Paying for Education Development Bulletin, Volume 4 Number 2, April – June 1964, pp. 2 – 3

Paying for Education Development Bulletin, Volume 1 Number 3, January – March 1962, pp. 2 - 3

Protect Your Member’s Money **Development Bulletin**, Volume 2 Number 2, July – December 1962, p. 20

Proud of our co-ops – but restless for further development **Development Bulletin**, Volume 1 Number 2, July-September 1961, pp. 6 - 7

Regional Conference and Recruiting Drive **Development Bulletin**, Volume 1 Number 3, January – March 1962, p. 6

Regional Conference and Schools **Development Bulletin**, Volume 4 Number 2, April – June 1964, p. 7

Regional Conference deserves 100% attendance Development Bulletin, Volume 3 Number 1, January – March 1963, p. 3

Responsibility Development Bulletin Volume 1 Number 3, January – March 1962, p. 9

Rev. Fr C.A. McCann Appointed as Chaplain Development Bulletin, Volume 2 Number 1, April – June 1962, p. 3

Security for Money is most important Development Bulletin, Volume 4 Number 2, April – June 1964, p. 8

Security of cash in credit societies Development Bulletin, Volume 4 No 3, July – September 1964, p. 4

Targets Development Bulletin, Volume 1 Number 1, April – June 1961, p. 11

Targets will help us in our mission of cooperation Development Bulletin, Volume 1 Number 2, July – September 1961, p. 4

Taxation Development Bulletin, Volume 1 Number 3, January – March 1962, p. 3

Taxation Return at 31<sup>st</sup> March Development Bulletin, Volume 1 Number 1, April – June 1961, p. 6

The Brotherhood of Man Development Bulletin, Volume 2 Number 1, April – June 1962, pp. 9 - 10

The Credit Society Budget Scheme Development Bulletin, Volume 3 Number 1, January – March 1963, pp. 5 - 7

The story of the YCW Co-operatives Development Bulletin, Volume 1 Number 1, April – June 1961, pp. 7-8

The story of the YCW Cooperatives Development Bulletin, Volume 4 Number 1, January – March 1964, pp. 6 - 8



## Articles about the Y.C.W.

Australia a Bastion of Monopoly YCW Conference on Co-operatives **Advocate** 29 October 1953, p. 17

Reports Father J. Leahy (Rockhampton) addressing the YWC Conference on Co-operatives on 18 October 1953 at St. Joseph's Hall, East Melbourne. Father Leahy argued Australia was a bastion of monopoly power – not only in manufacturing but growing apace in primary production with fewer people owning and controlling a greater area of land. He argued that joint stock companies facilitated the divorce between ownership and control at a mammoth scale. He said Australian consumers were exploited by high prices. The conference agreed to continue efforts for Government action to help home buyers burdened by high interest rates on housing loans. YCW policy is to form new societies as the occasion demands.

Good Start Made at Co-operative's Conference. Opened by Archbishop Simonds **Advocate** 24 July 1952, p. 7

Reports on Y.C.W. Co-operative Trading Society Co-operative Conference at St. John's East Melbourne on 24 July 1952. Bob Maybury submitted a plan of action for establishing five committees to study the need for and means of extending or setting up new co-operative ventures – Finance, Consumption, Production, Marketing and Service. Notes that 30 people volunteered to join the committees. Notes "greatest need for developing Christian Co-operation is more willing workers and only thing preventing this is apathy or lack of leaders and propagandists for the co-operative cause." Ted Long is quoted as advocating that enables "more fully realising their destiny as human beings and as sons of God."

Long, E.J. Home Building Through Co-operatives Success of Young Christian Workers' Society **Advocate**, 22 April 1954, p. 11

Address by E.J. Long at St Joseph's parish, Collingwood, Victoria, on 11 April 1945. First co-operative established 1945, 14 co-operative housing societies – 1924 members, 996 homes completed and 726 under construction. Co-operative Trading Society established in 1949 has 980 members. "Hope co-operatives will continue to develop and expand and that they will be instrumental in helping bring about a social condition in Australia which will help man fulfil the destiny God intended for him."

Memorable Y.C.W. Conference at Newcastle 200 Delegates Travel Quarter Million Miles to attend **Advocate**, 18 September 1946, p. 25

Report on Australia Y.C.W. Third Annual Conference in Newcastle 1 – 8 September 1946. Acting National Secretary of Y.C.W. Ted Long presented the Annual Report – 177 branches with 7000 members. Noted newest services included hobby classes, co-operative housing societies and hostels.



YCW Co-operative Housing Societies Big Benefits Received by Members **Advocate**, 1 October 1947, p. 17

Reports there are 840 members of six Co-operative Housing Societies operated by the YCW with 214 granted advances to build their homes and that 38 members were now living in their homes. Two housing co-operatives established by the National Christian Workers' Movement have been transferred to the YCW. Notes that since inception of Co-operative Housing Society act in 1944 there have been approximately 100 societies funded – 24 outside the metropolitan area.

YCW Co-operative housing growth **Advocate** 2 December 1948, p. 21  
refers to proposed amendments to Victorian Government Co-operative Housing Societies (1944) Act and suggests the need for minor amendments to achieve greater benefit – a 90% advance should be available, proposed funding limit should be increased and extend to purchase of existing homes. Notes with approval that Housing Commission properties will be able to be purchased by members of Co-operative Housing Societies.

YCW Housing Coop Builds First Home YCW's Dream Comes True **Advocate** 5 June 1946, p. 15  
Reports YCW has formed three Co-operative Housing Societies with notional term of 30 2/3 years and 500 potential home owners. Notes that Young Christian Workers established about five years ago and In Australia has 200 sections or groups with a minimum of 10,000 members including 1000 specially trained leaders. Also notes YCW has been established in 45 countries with 150,000 members in Belgium and 200,000 in France. Notes that YCW Co-operative "aim to give every conceivable assistance to home builders." Includes a table of payments.

YCW Housing Co-operatives How the Society Works **Advocate** 16 January 1946, p. 16  
Notes formation of Co-operative Housing Society No 1 and planned formation of Co-operative Housing Society No 2. Notes that housing co-operatives "offers to every purchaser an opportunity of owning his own home and feeling secure in his ownership." Notes that if a Depression the length of the loan can be extended and provision is made if a member is sick or unemployed to suspend subscription requirements.

YCW Housing Co-operatives Progress, **Advocate**, 27 November 1952, p. 12  
Reports highlights of 1952 including improved services by the YCW 12 co-operative housing societies, holding a first conference on Co-operatives, formation of a Christian Co-operative Education and Organisation Committee. Future plans for a Federation of Credit Unions, a Co-operative Homebuilding Construction Group and a Co-operative Insurance Company. In 1952 the Co-operative Housing Societies bore the name YCW. This has now been changed to Security members at the request of the YCW and Archbishop Mannix – on the basis of not allowing Catholic Action used for commercial enterprises. Notes that YCW Co-operative Trading Society in its third year has 603 members.



YCW Housing Scheme Gets Results **Advocate**, 19 January 1950, p. 22

Reports that 500 of 1500 members of the 10 YCW Co-operative Housing Societies are living in their homes. Co-operative Trading Society registered in December 1948. Also notes that 2000 males, between 14 – 25, are members of the 62 branches of the YCW.

YCW Movement Creates New Co-operative Field **Advocate** (Melbourne), 5 February 1948, p. 21

YCW plan to establish a retail business initially to sell furniture. Formation meeting will be on 13 February 1948 at the Lower Melbourne Town Hall. Notes proposed subscription, interest and rebate policies. Notes that Y.C.W. Co-operative Housing Societies have approximately 1000 registered members.

YCW Registers Co-operative Credit Society The First Under The New Act, **Advocate**, 9 September 1954, p.20

Central Co-operative Credit Society Limited registered 21 August 1954. Co-operative Act was proclaimed on 29 July 1954. Formation meeting was on 13 August 1954 with 50 people in attendance – adopting Rules and electing directors. Membership open to members of any YCW sponsored Co-operative Housing Society or the Y.C.W. Co-operative Society Limited. Notes people's banks are different from an ordinary bank run for profit – funds can be used for the good of the people and activities most deserving.

YCW Urges Progressive Social Legislation. Resolutions of Annual State Conference **Advocate** 25 June 1947, p.25

Reports on resolutions adopted at State Conference of YCW Chaplains and Leaders at Y.C.W. Headquarters, Elizabeth Street, Melbourne, 15-16 June 1947 – attended by 95 delegates representing 77 branches. Resolutions included: that the present rate of interest paid on advances from Co-operative Housing Societies be reduced from 3 7/8 to at least 3 ¼. Other resolutions adopted were about payment of a Marriage Loan, stricter penalties on landlords, a Family Wage, improved hospital services and stricter censorship of books and films.

## **David Griffiths**

David Griffiths was Governance Adviser/Governance Officer at the SouthEast Housing Co-operative Ltd between 2006 and 2016. In recent years he has written *The Phoenix* (2010) and *Co-operation – Ideal and Practical* (2014). He also edited *Co-operators – Co-operatives* and *Co-operation* (2012). He is working on a book *Co-operation*.

He was Chairman (1997-2001) and Secretary, Co-operatives Victoria (2001- ) - including establishing and developing [australia.coop](http://australia.coop), [victoria.coop](http://victoria.coop) and [education.victoria.coop](http://education.victoria.coop) web sites – and Chairman (2011) and Secretary (2008 – 2013), Co-operatives Australia He was a member of the Ministerial Advisory Committee on Co-operation (1982-1985) and Co-ordinator, Co-operative Development Program, Ministry of Employment and Training (1982-1985) He is a Lifetime Member, National Co-operative Business Association (USA)



